

A Stable Value Path to Guaranteed Retirement Benefits

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The retirement landscape for in-plan income is a topic that is evolving rapidly. Employers and policymakers are increasingly focusing on trying to find ways for plan participants to help transition retirement savings into lifetime income. Traditional defined benefit pensions once provided guaranteed income for life, but today, more and more employers offer defined contribution plans, where participants generally bear the responsibility of managing savings and longevity risk. To address this shift, plan sponsors are increasingly seeking to find in-plan annuity income options that can generate lifetime income through the plan rather than participants having to roll assets outside of it.

One option for a plan sponsor whose plan documents offer an annuity form of distribution (e.g., single life or joint survivor) is to permit participants with balances in a New York Life stable value product to elect a New York Life annuity, which would allow participants to receive monthly lifetime payments.¹ Defined contribution retirement plans that offer the New York Life Anchor Account or the New York Life Guaranteed Interest Account (“GIA”) as options may provide a way for participants in these plans to receive guaranteed retirement benefits.

The Process

- Confirm that the plan documents allow for an annuity distribution option inside the plan.
- Confirm that the recordkeeper has a process in place to integrate seamless annuitization inside the plan.

When permitted by the plan and supported by the recordkeeper, this process can provide for a transition from savings to guaranteed income within the plan.



Key Benefits

For Participants:

- Designed to provide guaranteed lifetime income and protection against longevity and market risk
- No external rollovers or annuity shopping required
- Ensures reliable, future monthly payments

For Plan Sponsors:

- Enhances participant outcomes
- Differentiates the plan as a holistic retirement solution

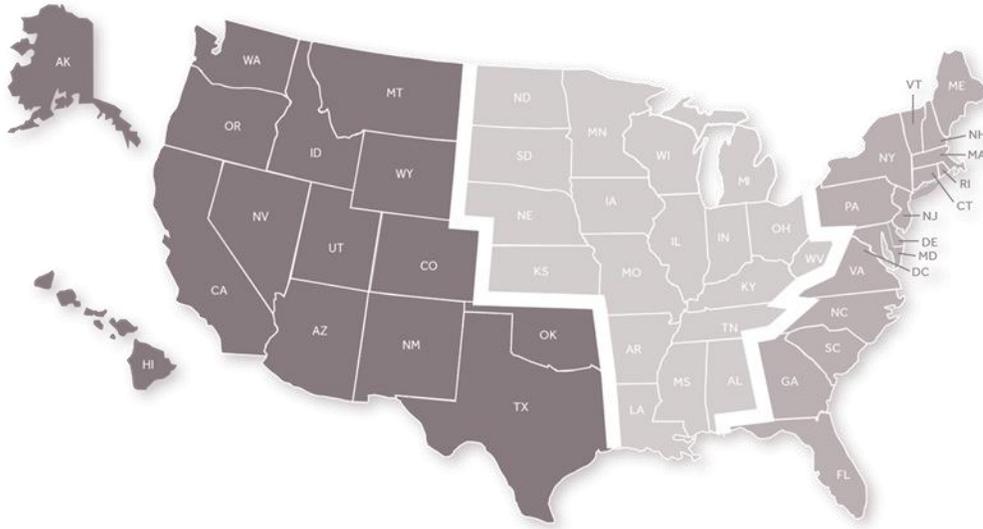
For Advisors and Recordkeepers:

- Creates integration opportunities for in-plan annuitization
- Builds participant engagement while maintaining assets under the plan umbrella



Transitioning stable value balances to annuity income has the potential to transform retirement savings into a predictable, lifelong benefit—bridging the gap between accumulation and retirement security.

Ready to discuss stable value options in more detail? Contact your New York Life
and visit us at stablevalueinvestments.com



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